

April 14, 2006

MEMORANDUM

TO: The Commission

THROUGH: Robert J. Costa

Acting Staff Director

FROM: Lawrence H. Norton

General Counsel

Rosemary C. Smith

Associate General Counsel

Mai T. Dinh

Assistant General Counsel

Daniel K. Abramson

Attorney

Subject: Draft AO 2006-08

Attached is a proposed draft of the subject advisory opinion. We request that this draft be placed on the agenda for April 20, 2006.

Attachment

AO DRAFT COMMENT PROCEDURES

The Commission permits the submission of written public comments on draft advisory opinions when proposed by the Office of General Counsel and scheduled for a future Commission agenda.

Today, DRAFT ADVISORY OPINION 2006-08 is available for public comments under this procedure. It was requested by, Craig Engle, Esq., on behalf of Matthew Brooks.

Proposed Advisory Opinion 2006-08 is scheduled to be on the Commission's agenda for its public meeting of Thursday, April 20, 2006.

Please note the following requirements for submitting comments:

- 1) Comments must be submitted in writing to the Commission Secretary with a duplicate copy to the Office of General Counsel. Comments in legible and complete form may be submitted by fax machine to the Secretary at (202) 208-3333 and to OGC at (202) 219-3923.
- 2) The deadline for the submission of comments is 12:00 noon (Eastern Time) on April 19, 2006.
- 3) No comments will be accepted or considered if received after the deadline. Late comments will be rejected and returned to the commenter. Requests to extend the comment period are discouraged and unwelcome. An extension request will be considered only if received before the comment deadline and then only on a case-by-case basis in special circumstances.
- 4) All timely received comments will be distributed to the Commission and the Office of General Counsel. They will also be made available to the public at the Commission's Public Records Office.

CONTACTS

Press inquiries: Robert Biersack (202) 694-1220

Commission Secretary: Mary Dove (202) 694-1040

Other inquiries:

To obtain copies of documents related to AO 2006-08, contact the Public Records Office at (202) 694-1120 or (800) 424-9530.

For questions about comment submission procedures, contact Rosemary C. Smith, Associate General Counsel, at (202) 694-1650.

MAILING ADDRESSES

Commission Secretary Federal Election Commission 999 E Street, NW Washington, DC 20463

Rosemary C. Smith Associate General Counsel Office of General Counsel Federal Election Commission 999 E Street, NW Washington, DC 20463

1 2	ADVISORY OPINION 2006-08
3	Mr. Craig Engle, Esq.
4	Arent Fox PLLC DRAFT
5 6	1050 Connecticut Ave., NW Washington, DC 20036
7	washington, DC 20030
8	Dear Mr. Engle:
9	We are responding to your advisory opinion request on behalf of Matthew Brooks
10	concerning the application of the Federal Election Campaign Act of 1971, as amended
11	(the "Act"), and Commission regulations to an as-yet unnamed corporation (the
12	"Corporation") to be formed by Mr. Brooks. The Corporation intends to collect and
13	forward contributions from individuals at their request to political committees, Federal
14	candidates, and other entities. The Commission concludes that these proposed activities
15	are permissible, with certain modifications, regarding contributions to unauthorized
16	political committees. However, the Corporation may not collect and forward
17	contributions to Federal candidates or their authorized committees.
18	Background
19	The facts presented in this advisory opinion are based on your letters received on
20	February 17, 2006 and February 21, 2006.
21	Mr. Brooks intends to form a for-profit corporation that would provide
22	commercial services to individuals ("subscribers") interested in making contributions and
23	donations to Federal and non-Federal candidates, political committees, and non-profit
24	organizations. ¹ The Corporation plans to accept funds from subscribers who will, at a
25	later date, direct those funds to be contributed to the candidates or political committees,
26	or donated to other non-profit organizations the subscriber selects. The subscribers will

 1 This advisory opinion is limited to addressing your proposal as it relates to Federal candidates and registered political committees.

10

11

12

13

14

15

16

17

18

- also pay a service fee that will be deposited into the Corporation's treasury. The money
- 2 the subscriber allocates for future contributions and donations will be deposited into a
- 3 separate merchant account, where it will remain until the subscriber designates a
- 4 candidate, political committee, or other non-profit organization as the recipient of the
- 5 funds, or asks for the funds to be returned. Once the subscriber indicates to the
- 6 Corporation that he or she would like to make a contribution or donation, the Corporation
- 7 will forward the designated amount of funds to the recipient political committee,
- 8 candidate, or other non-profit organization within ten days.

The Corporation will obtain each subscriber's occupation and employer information and provide it to the recipients, whenever necessary. The Corporation will adopt various screening and verification procedures to prevent the making of prohibited contributions, and will forward contributions only insofar as the Corporation deems them permissible. It will disallow subscribers from exceeding contribution limits if that can be determined based on records maintained by the Corporation. Upon registration for the service, subscribers will be informed of the Act's contribution limits and source restrictions, and State laws where applicable, and will be required to attest that they are complying with the Act. ² The Corporation will provide up-to-date information to subscribers regarding their remaining contribution limits and account balance.

Federal law prohibits contributions from the general treasury funds of corporations, labor organizations, or national banks. Therefore we are required to ask you to confirm the following statements:

² The attestation language will include the following:

^{1.} This contribution is made from my own funds, and not those of another.

^{2.} This contribution is not made from the general treasury funds of a corporation, labor organization or national bank.

^{3.} I am not a Federal government contractor, nor am I a foreign national who lacks permanent resident status in the United States.

15

16

17

18

19

forwarding service.

1	The Corporation will use its best efforts to monitor subscriber contributions made
2	independently of the arrangement with the Corporation to ensure compliance with the
3	Act. If a subscriber makes a contribution using funds not held by the Corporation, the
4	subscriber may report the contribution to the Corporation, and the Corporation will
5	ensure the contribution is recorded in its records and counted towards all relevant
6	contribution limits. The Corporation will not forward any contributions it knows to be in
7	violation of the Act and will notify subscribers when they have reached any applicable
8	contribution limit.
9	The Corporation will not place any limits on how a subscriber disburses his or her
10	money, other than refusing to forward contributions it knows to be in violation of the Act
11	as described above. The Corporation will not engage in Federal election activity or
12	expressly advocate the election or defeat of any clearly identified candidates or advocate
13	on behalf of any causes. All money in the merchant account will remain the property of

The Corporation intends to recruit individuals to serve on its Board of Directors who may also be officers of political committees and non-profit organizations.

the individual subscriber, and the Corporation will provide only an accounting and

Below are descriptions of different business models with alternative fee structures and various additional services that the Corporation is considering.

[For credit or debit card transactions]

Failure to sign or attest to any of the attestations above will result in rejection of the funds. Additionally, the Corporation plans to inform prospective subscribers that their contributions will be publicly identified on the recipient's disclosure reports.

^{4.} This contribution is made on a personal credit or debit card for which I have the legal obligation to pay, and is made neither on a corporate or business entity card nor on the card of another.

7

1. Principal Business Model

- 2 Under the principal business model the Corporation will be funded entirely by
- 3 service fees paid by individual subscribers. The Federal and non-Federal candidates,
- 4 political committees, and non-profit organizations that receive forwarded contributions
- 5 and donations will not pay the Corporation for its services, and the Corporation will not
- 6 enter into a contractual relationship with these entities.

2. Alternative Business Model

- 8 The Corporation is also considering an alternative business model that includes
- 9 charging the recipient entity a "shipping and handling" fee. This fee would be in addition
- 10 to any fees charged to the individual subscribers of the Corporation. In all other respects,
- the Corporation would operate identically under the principal and the alternative business
- models.

13

3. Forwarding Solicitations to Subscribers

- The Corporation expects that it may receive solicitations directly from candidates,
- political committees, and non-profit organizations. The Corporation intends to ask its
- subscribers to fill out a questionnaire that will be used to develop a "donor profile" for
- each of them. Solicitations matching a subscriber's donor profile will be forwarded to
- the subscriber. While the Corporation will accept solicitations from any candidate,
- 19 political party, political committee, or non-profit organization, some solicitations may not
- be forwarded to the subscriber due to screening based on the subscriber's donor profile.
- 21 The Corporation does not propose to charge any fee to candidates or political committees
- 22 for this service.

1 4. Commentary and Analysis Service

- 2 The Corporation is considering providing commentary and analysis of various
- 3 State and Federal officeholders, non-profit organizations, campaigns, and events as an
- 4 additional service to its individual subscribers. This may include providing biographical
- 5 information, voting records of a candidate on particular issues, ratings of a candidate
- 6 given by various organizations, reelection percentages, the candidate's campaign
- 7 contribution position, the strength of the candidate's party loyalty, and any relevant
- 8 media articles.

9 Questions Presented

- 10 1. May the Corporation collect and forward contributions to political committees as a
- 11 *commercial vendor and/or as a commercial fundraising firm?*
- 12 2. May the Corporation maintain two accounts: one for its corporate treasury, and one
- for funds held for subscribers to be used to make donations and contributions?
- 14 3. May the Corporation receive and forward contribution suggestions from political
- 15 committees to its subscribers?
- 16 4. May the Corporation recruit individuals to serve on its Board of Directors who may
- 17 also be officers of political committees?

18 Legal Analysis and Conclusions

- 19 1. May the Corporation collect and forward contributions to political committees as a
- 20 *commercial vendor and/or as a commercial fundraising firm?*
- Yes, the Corporation may collect and forward contributions to unauthorized
- 22 committees as a "commercial vendor" under 11 CFR 114.2(f)(1) pursuant to the proposed
- 23 alternative business model. The Corporation, however, does not qualify as a

- 1 "commercial fundraising firm" under 11 CFR 110.6 and therefore may not forward
- 2 contributions to candidates or their authorized committees under either business model,
- 3 unless, in addition to the subscriber agreement, each candidate or his authorized
- 4 committee that is to receive a contribution from a subscriber also retains the Corporation
- 5 as a "commercial fundraising firm."

6 A. Commercial Vendor Exception

- 7 Corporations are prohibited from making any "contribution or expenditure" in
- 8 connection with a Federal election. 2 U.S.C. 441b(a); 11 CFR 114.2(b). The definition
- 9 of "contribution" includes "anything of value made by any person for the purpose of
- influencing any election for Federal office." 2 U.S.C. 441b(b)(2), 431(8)(A)(i); 11 CFR
- 11 100.52(a). Commission regulations further define "anything of value" to include "the
- provision of any goods or services without charge or at a charge that is less than the usual
- and normal charge for such goods or services." 11 CFR 100.52(d)(1).
- As part of the prohibition on corporate contributions and expenditures,
- 15 corporations are prohibited from facilitating the making of contributions to candidates or
- political committees. See 11 CFR 114.2(f)(1). Facilitation means using "corporate or
- 17 labor organization resources or facilities to engage in fundraising activities in connection
- 18 with any Federal election." *Id.* However, a corporation does not facilitate the making of
- 19 a contribution to a candidate if it provides goods or services in the ordinary course of
- business as a "commercial vendor" at the usual and normal charge. *Id.* Therefore, your
- 21 proposal to forward contributions to candidates and political committees would be
- 22 impermissible under the Act and Commission regulations unless the Corporation meets
- 23 this "commercial vendor" exception.

1	In Advisory Opinions 2004-19 (DollarVote) and 2002-07 (Careau), the
2	Commission determined that corporations could collect and forward contributions to
3	candidates as commercial vendors. The Commission determined that corporations
4	qualified as "commercial vendors" under 11 CFR 114.2(f)(1) because (1) their services
5	were rendered in the ordinary course of business for the usual and normal charge paid by
6	authorized committees; (2) they forwarded earmarked contributions to candidates through
7	separate merchant accounts; and (3) their websites incorporated adequate screening
8	procedures to ensure that they did not forward illegal contributions.
9	The Corporation's principal business model does not meet the first of these three
10	requirements. Under the principal business model, the Corporation would be funded
11	solely by payments from individual subscribers, rather than from the recipient candidates
12	and political committees. Under this arrangement the Corporation would be providing its
13	services at no cost to the recipient candidates and political committees.
14	The services that would be provided by the Corporation share several key
15	characteristics with the services provided by DollarVote.org in Advisory Opinion 2004-
16	19 (DollarVote), but also present some important distinctions. DollarVote.org intended
17	to collect individual contributions, hold them in a merchant account, and forward them to
18	political committees. DollarVote.org planned to charge individual subscribers a fee for
19	the corporation's services. In addition, DollarVote.org proposed charging recipient
20	political committees a "substantial account fee" that represented the usual and normal
21	charge for its services, including adequate profit and compensation.
22	The Corporation's proposed business model is also similar to the business model
23	proposed by Careau & Co ("Careau") in Advisory Opinion 2002-07 (Careau). Careau

- 1 proposed allowing individuals to make monthly contributions to political committees
- 2 through the corporation. Careau was to be compensated by the political committees for
- 3 "arranging these processing services and creating a website that facilitates contributions
- 4 to the individual Federal political committees."
- 5 The Commission concluded in Advisory Opinions 2004-19 (Dollar Vote) and
- 6 2002-7 (Careau) that both DollarVote.org and Careau were "providing something of
- 7 value" to the recipient political committees. Thus, the Commission concluded in both
- 8 cases that the corporations were required to receive compensation in the amount of the
- 9 usual and normal charge for the services provided from the recipient political committees
- in order to avoid making prohibited contributions under 2 U.S.C. 441b(a) and 11 CFR
- 11 114.2(b) and to qualify as a commercial vendor under 11 CFR 114.2(f)(1).
- The Corporation in this case proposes two business models that are similar in
- some respects to the business models of DollarVote.org and Careau. As in those cases,
- 14 the Corporation here is providing "something of value" to the political committees when
- 15 it facilitates contributions to those political committees. However, unlike DollarVote.org
- and Careau, the Corporation's principal business model would not charge the recipient
- political committees anything for the services it is providing. This would result in the
- 18 Corporation making prohibited contributions to the recipient political committees under 2
- 19 U.S.C. 441b(a) and 11 CFR 114.2(b). Under the principal business model, the
- 20 Corporation would not qualify as a "commercial vendor" and its activity would thus be
- an impermissible facilitation of contributions.
- 22 Under the alternative business model, the Corporation will charge a "shipping and
- handling" fee to the recipient candidates and political committees. The Commission

- 1 concludes that if this fee represents the usual and normal charge for the cost of
- 2 forwarding contributions (not including services provided solely to subscribers, such as
- 3 financial advice), then the first requirement would be satisfied. See 11 CFR 114.2(f)(1).
- 4 The Corporation must receive the fee either in advance or concurrently with the
- 5 forwarding of contributions to the political committees. This fee must include more than
- 6 the cost of the shipping and handling of the physical check or wire transfer, but rather
- 7 include the entire usual and normal charge for the Corporation's services that are related
- 8 to the facilitation of the contribution.³

9 The Corporation's alternative business model also satisfies the other two

requirements of 11 CFR 114.2(f)(1) discussed in Advisory Opinion 2004-19. The

Corporation's plan ensures that funds earmarked for contributions would not become

corporate funds. All contributions (minus any pre-disclosed service fees) would be

processed through a separate merchant account and would not be commingled with

corporate treasury funds. Finally, based on your representations, the proposed screening

and verification procedures for electronic payments are consistent with those the

Commission has found acceptable in previous advisory opinions. See Advisory Opinions

2004-19 (Dollar Vote), 1999-22 (Aristotle Publishing), and 1999-09 (Bradley for

18 President).

11

13

14

16

17

Therefore, use of the alternative business model would qualify the Corporation as

a "commercial vendor." Accordingly, it may collect and forward contributions to

³ The Commission notes that in the alternative, it would be permissible to deduct the costs of the facilitation from the subscriber's funds sent to the recipient committee and transfer those funds to the Corporation's general treasury. Under this model, the subscriber would be considered to have made an in-kind contribution in the amount that was deducted and would be required to count both the cash contribution to the recipient committee or candidate and the in-kind contribution towards any applicable contribution limits. Similarly, the Corporation would be required to inform the committee about the in-kind contribution and the committee would be required to report receiving both the monetary and the in-kind contributions.

- 1 unauthorized committees under 11 CFR 114.2(f)(1). However, it may not do so for
- 2 candidates and their authorized committees for the reasons discussed below.

3 B. Commercial Fundraising Firm Exception

- 4 The Corporation's plan to collect and forward contributions earmarked, or
- 5 otherwise directed to, Federal candidates or their authorized committees also requires the
- 6 Corporation to be a "commercial fundraising firm." See 11 CFR 110.6(b)(2)(i)(D). Your
- 7 proposal includes two types of services that the Corporation might offer to individual
- 8 subscribers: (1) forwarding earmarked contributions to candidates and (2) providing
- 9 additional "commentary and analysis" to individuals regarding candidates.

1. Forwarding earmarked contributions

- 11 The Act and Commission regulations permit a "conduit or intermediary" to
- 12 collect and forward contributions from individuals that have been earmarked for a
- specific candidate, subject to certain limitations and reporting requirements. 2 U.S.C.
- 14 441a(a)(8); 11 CFR 110.6. However, any person who is prohibited from making
- 15 contributions or expenditures (such as a corporation under 2 U.S.C. 441b(a)) is also
- 16 prohibited from acting as a conduit or intermediary for contributions earmarked to
- candidates. 11 CFR 110.6(b)(2)(ii). Corporations are thus prohibited from collecting and
- 18 forwarding contributions to candidates. See Advisory Opinion 2004-19 (Dollar Vote).
- 19 There is, however, an exception for a corporation that qualifies as "a commercial
- 20 fundraising firm retained by the candidate or the candidate's authorized committee to
- 21 assist in fundraising." 11 CFR 110.6(b)(2)(i)(D). See e.g. Advisory Opinion 2004-19
- 22 (Dollar Vote) (Dollar Vote satisfied the "commercial fundraising firm" exception from the
- 23 definition of "conduit or intermediary" because "it is a 'commercial vendor'... retained

- 1 by candidates to assist in raising funds for their campaigns."). In contrast to
- 2 DollarVote.org, the Corporation will be retained only by individual contributors and not
- 3 by candidates or their authorized committees. Therefore, the Corporation does not
- 4 qualify for the "commercial fundraising firm" exception in 11 CFR 110.6(b)(2)(i)(D).⁴
- 5 Consequently, the Corporation may not receive and forward any earmarked contributions
- 6 to Federal candidates or their authorized committees under either proposed business
- 7 model.

13

14

15

16

17

18

19

20

21

22

However, the Commission notes that if the Corporation were to be retained by a recipient candidate or authorized committee then it may qualify as a "commercial fundraising firm" under 11 CFR 110.6(b)(2)(i)(D) and could then receive and forward

earmarked contributions to those candidates or authorized committees.

2. Providing commentary and analysis

The Corporation intends to provide commentary and analysis of Federal candidates as an additional service to its subscribers. This service would include providing biographical information, voting records, ratings by select organizations, select media articles, information on party loyalty, and other information the Corporation deems relevant.

Under 11 CFR 110.6(d)(2), if a conduit or intermediary exercises any direction or control over the choice of the recipient candidate, the earmarked contribution shall be considered a contribution by both the original contributor and the conduit or intermediary. The Commission stated in Advisory Opinion 2004-19 (DollarVote) that it would analyze whether a corporation exercised "any discretion that might influence

⁴ The Commission also concludes that the Corporation does not fit within any of the other exceptions set forth in 11 CFR 110.6(b)(2)(i).

- 1 which candidates would be recipients of the contributions, or the amounts that candidates
- 2 would receive." The Commission further noted that "the existence of such discretion
- 3 would militate against a conclusion that the firm is providing a commercial service on an
- 4 equal basis to all candidates registered with the firm." Because any contribution from the
- 5 Corporation would be prohibited, the Corporation may not engage in any activity that
- 6 would constitute "direction or control."
- 7 The proposed commentary and analysis service would constitute direction or
- 8 control, and is therefore prohibited by 11 CFR 110.6(d)(1) and (2). The Corporation
- 9 would necessarily make a series of subjective judgments in determining the pertinent
- media articles, compilations of legislative voting records, candidate ratings by various
- issue organizations, rankings of "party loyalty," and any other information the
- 12 Corporation deems appropriate to pass on to subscribers. Only this information would be
- 13 furnished to subscribers to assist them in making contributions. These judgments would
- allow the Corporation to exercise "direction or control" that may well have a significant
- 15 "influence" on the decisions of subscribers to contribute at all to particular candidates, as
- well as the amounts of their contributions. This activity is more analogous to the role an
- 17 SSF takes with regard to encouraging its restricted class to contribute to particular
- 18 candidates or other political committees. Therefore, even if the Corporation were to be
- 19 properly retained by candidates to forward earmarked contributions as a "commercial
- 20 fundraising firm," it may not offer this additional commentary and analysis regarding
- 21 Federal candidates as a part of its service to subscribers.
- 22 2. May the Corporation maintain two accounts: one for its corporate treasury, and one
- 23 for funds held for subscribers to be used to make donations and contributions?

1 Yes, the Corporation is required to maintain two accounts under the proposal that 2 has been submitted. The Commission stated in Advisory Opinion 2004-19 (Dollar Vote) 3 that for a Corporation to qualify for the commercial vendor exception (see question 1, 4 above) it must use a separate merchant account for funds to be dispersed as contributions. 5 This account must be entirely segregated from the Corporation's general treasury to 6 ensure that the funds are not commingled. 7 3. May the Corporation receive and forward contribution suggestions from political 8 committees to its subscribers? 9 No, the Corporation would be making prohibited corporate contributions to 10 political committees if it provides them with the equivalent of free access to potential 11 contributors by forwarding solicitations to the Corporation's subscribers. 12 As discussed above, it is impermissible for a corporation to make a contribution to 13 a political committee. 2 U.S.C. 441b(a); 11 CFR 114.2(b). A membership list or mailing 14 list is specifically included as an example of an item that must be provided at the usual or 15 normal charge to avoid making a contribution. 11 CFR 100.52(d)(1). Here, the 16 Corporation intends to allow political committees the equivalent of free access to its 17 membership and mailing lists by passing along solicitations to its subscribers at no charge 18 to the political committees. This would result in impermissible contributions by the 19 Corporation to the political committees. 20 The proposal to pass along solicitations to its individual subscribers would also 21 constitute impermissible corporate facilitation of contributions. See 11 CFR 114.2(f)(1). 22 Under 11 CFR 114.2(f)(2)(C), providing access to the Corporation's subscribers at no charge to political committees for solicitations would be facilitation. However, as 23

10

11

12

- discussed above, a Corporation does not facilitate the making of a contribution if it
- 2 provides goods or services in the ordinary course of business as a commercial vendor for
- 3 the usual and normal charge. *Id.* Therefore, the Corporation's proposal to forward
- 4 solicitations must be modified to include charging the political committees the usual and
- 5 normal charge for access to the membership and mailing lists to in order to satisfy the
- 6 "commercial vendor" exception. See Advisory Opinion 2004-19 (Dollar Vote).
- 7 4. May the Corporation recruit individuals to serve on its Board of Directors who may
- 8 *also be officers of political committees?*
 - Yes, the Corporation may recruit individuals to serve on its Board of Directors who may also be officers of political committees. However, if these individuals are acting on behalf of a Federal candidate or political party committee while participating on the Corporation's Board of Directors, the Corporation might be directly or indirectly
- established, financed, maintained, or controlled by a Federal candidate, officeholder, or
- political party committee, and thus subject to the applicable limitations and prohibitions
- 15 in 2 U.S.C. 441i(a), 441i(b), and 441i(e)(1)(A) and (B). See Advisory Opinion 2005-02
- 16 (Corzine) (organization directly or indirectly established, financed, maintained or
- 17 controlled by Federal candidate may only solicit funds that comply with the limits and
- prohibitions of the Act, even in connection with a non-Federal election). If the
- individuals are not acting on behalf of any Federal candidate or officeholder or any
- 20 political party committee while participating on the Board of Directors, then the
- 21 Corporation would not be considered to be directly or indirectly established, financed,
- 22 maintained, or controlled by the Federal candidate or officeholder or political party
- 23 committee. See Advisory Opinion 2003-10 (Reid) (the activities of an individual who

1	acts in his own capacity and not on behalf of a Federal candidate or officeholder will not
2	be attributed to that Federal candidate or officeholder despite an existing agency
3	relationship).
4	This response constitutes an advisory opinion concerning the application of the
5	Act and Commission regulations to the specific transaction or activity set forth in your
6	request. See 2 U.S.C. 437f. The Commission emphasizes that, if there is a change in any
7	of the facts or assumptions presented, and such facts or assumptions are material to a
8	conclusion presented in this advisory opinion, then the requestor may not rely on that
9	conclusion as support for its proposed activity.
10	
11	Sincerely,
12	
13	
14	
15	Michael E. Toner
16 17	Chairman
18	Enclosures (AOs 2005-02, 2004-19, 2003-10, 2002-07, 1999-22, and 1999-09)
	· · · · · · · · · · · · · · · · · · ·